

Insurance Tips

Insurance Fraud

Even if you are a law-abiding citizen who would never consider committing fraud, you should know that you help bear the cost.

National estimates place the cost of insurance fraud at up to \$120 billion a year. The losses are passed on to the consumer through higher premiums and increased costs of doing business.

Fraud generally involves some element of theft and dishonesty. Examples include fake accidents and disabilities, false applications and claims, theft of insurance premiums, false medical billing, arson and unauthorized insurance companies.

To report allegations of fraud involving insurance and workers' compensation, call the Kentucky Department of Insurance at 1-800-595-6053 or via the TTY line for the deaf or hard-of-hearing, 1-800-462-2081; the Insurance Fraud Investigation Division at 502-564-1461; the workers' compensation fraud hotline at 1-800-554-8601, or contact your nearest law enforcement agency.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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